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FILED

FEB 28 2006

RICHARD W. WIEKING
CLERK, U.S. DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

Attorneys for Hilltop Financial Mortgage, Inc.,
a California corporation, and Abraham Kaba, an individual

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA
SAN FRANCISCO DIVISION

SANTOS SALAS, an individual, and
NITA GUTIERREZ, an individual

Case No. C 04 1682

Plaintiffs,

**DEFENDANT HILLTOP
FINANCIAL MORTGAGE, INC.,
SUBSTITUTION OF
ATTORNEY**

v.

HILLTOP FINANCIAL MORTGAGE, INC., a
California corporation, ENCORE CREDIT
CORPORATION, a California corporation, and
ABRAHAM KABA, an individual,

COMPLAINT FILED 04/29/04

Defendants.

Defendant HILLTOP FINANCIAL MORTGAGE, INC., hereby substitutes Scott
Hammel, Esq., 860 Hillview Court, Suite 310, Milpitas, California 95035, who is retained
counsel as attorney of record in the place and stead of James F. Geary, HUNTER RICHEY Di
BENEDETTO & EISENBEIS, LLP, 520 Capitol Mall, Suite 400, Sacramento, California 95814.

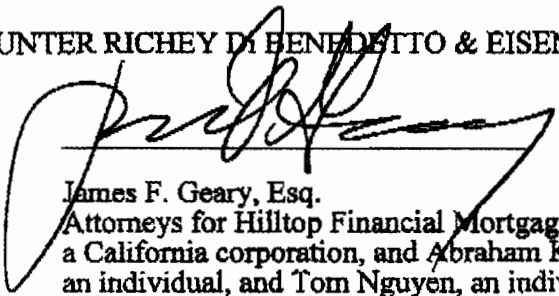
Dated: 2/27/06


Tom Nguyen, Hilltop Financial Mortgage, Inc.

1 I consent to the above substitution.

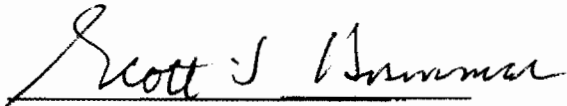
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3 Dated: 2-24-06

HUNTER RICHEY DI BENEDETTO & EISENBEIS, LLP

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5 
6 James F. Geary, Esq.
7 Attorneys for Hilltop Financial Mortgage, Inc.,
8 a California corporation, and Abraham Kaba,
9 an individual, and Tom Nguyen, an individual.

10 I am duly admitted to practice in this District.

11 Dated: 2-27-06

12 
13 Scott Hammel, Esq.

14 Substitution of attorney is hereby approved.

15 Dated: 2/27/06

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17 United States District Judge
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